

PATENT

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Application of: )  
Ravi Ganesan, et al. ) Confirmation No.: **4823**  
Serial No.: **09/749,595** )  
Filed: **December 28, 2000** ) Art Unit: **3691**  
For: **ELECTRONIC PAYMENT RISK PROCESSING** ) Examiner: **Hamilton, Lalita M.**  
Attorney Docket No.: **23952-0078** )  
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SUBMISSION OF INFORMATION DISCLOSURE STATEMENT

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Commissioner for Patents  
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Sir or Madam:

The citation of information on the enclosed Form PTO/SB/08a, "Information Statement Disclosure Statement by Applicant" is made pursuant to 37 C.F.R. §§ 1.56, 1.97, and 1.98.

This Statement is submitted under 37 C.F.R. § 1.97(c). Accordingly, the Commissioner is hereby authorized to charge the fee of \$180.00 required for consideration of this Statement to Deposit Account No. 19-5029. No additional fees are believed due; however, any additional fee required is hereby authorized to be charged to Deposit Account No. 19-5029.

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The citation of this information does not constitute an admission of priority or that any cited item is available as a reference, or a waiver of any right the applicant may have under applicable statutes, Rules of Practice in patent cases, or otherwise.

Respectfully submitted,



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Date: NOVEMBER 14, 2007

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